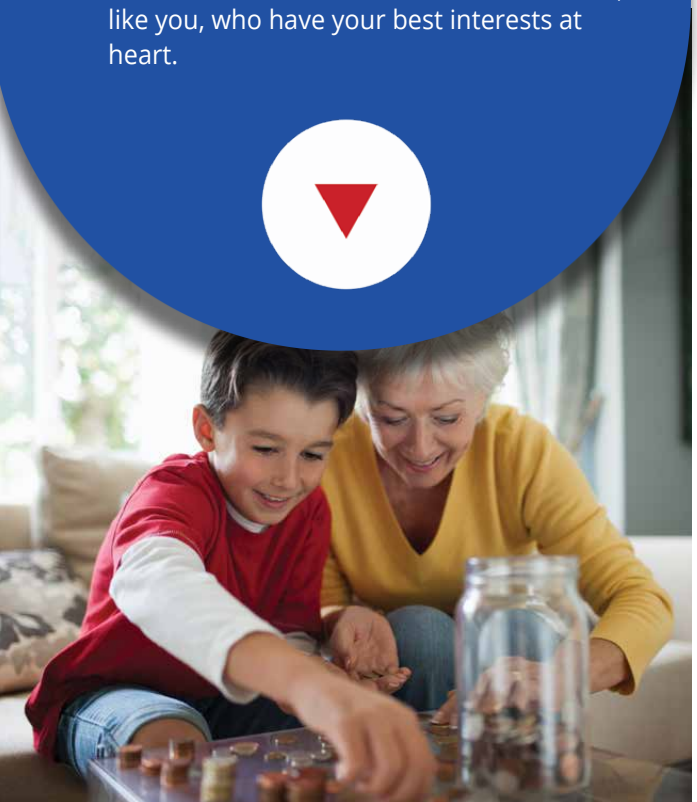
About us

Members 1st Credit Union was chartered in 1951 as a member-owned, not-for-profit financial cooperative with staff and management committed to serving members' financial needs. **All members share in the net profits of the credit union** by receiving dividends on their savings. These savings, in turn, are pooled to make low-cost loans to fellow members.

Credit unions are unique

- As a credit union member, you are also an owner. Your share in the credit union signifies your ownership and secures you an equal vote in governing Members 1st Credit Union.
- Once you become a member, you can remain a member for life, even if you move, change jobs or retire.
- Your credit union is governed by volunteers serving on the board of directors and audit committee. These individuals are members, like you, who have your best interests at heart.



MEMBERS 1ST
CREDIT UNION

Mattis office

4702 Mattis Road
St. Louis, MO 63128-2822

314-487-5628
1-877-487-5628
Fax: 314-845-0974

Festus office

1200 East Gannon Drive
Festus, MO 63028-2614

636-931-7144
636-937-7144
Fax: 636-937-3733

Office hours

Monday – Thursday 9 a.m. – 4:30 p.m.
Friday 9 a.m. – 6 p.m
Fourth Thursday of the month
10 a.m. – 4:30 p.m.

me1stcu.com

We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act. NMLS#435333

NCUA
Federally Insured By NCUA

EQUAL HOUSING OPPORTUNITY

AU625-444ML



MEMBER SERVICES

Discover all we have to offer.

MEMBERS 1ST
CREDIT UNION

At Members 1st Credit Union, we provide you a variety of product options to meet your individual needs.

With just a $5 deposit, you can become a member and enjoy the benefits offered by Members 1st Credit Union. We serve those who live or work in St. Louis County, St. Louis City, Jefferson County, Franklin County and St. Charles County in Missouri and Madison County and St. Clair County in Illinois. Your family members can also join.



Products & services

- Free mobile banking and mobile deposit
- Savings accounts (including youth accounts)
- Apple Pay & Google Pay
- Free checking accounts
- Free Visa® debit cards
- Free online banking, BillPay & eStatements
- Zelle® money transfers
- Visa credit cards with rewards points
- Visa gift cards
- Money market accounts
- Certificates of deposit
- Roth, Traditional & Coverdell educational individual retirement accounts
- Christmas club accounts
- Special savings accounts (vacation, wedding)
- Prime Timer account (special benefits for members 60 & older)



NCUA insurance

Your money (up to $250,000) is fully insured by the National Credit Union Administration, an agency of the federal government. Your IRA funds are separately insured up to $250,000. The NCUA is the strongest federally insured deposit agency — keeping your money safe at the credit union.

Loans

Enjoy flexible terms, no hidden fees and no prepayment penalties!

- New & used auto loans
- Boat, motorcycle & RV loans
- First mortgages
- Fixed-rate second mortgages
- Home equity lines of credit
- Private student loans
- Personal lines of credit
- Share-secured loans
- Personal loans

Other services

- 30,000+ CO-OP ATMs nationwide
- 5,000+ CO-OP shared branches nationwide (perform financial transactions with your member number and state-issued photo identification)
- Direct deposit & payroll deduction
- Notary
- Money orders & cashier's checks
- Wire transfers
- Secure on-site night depository drop box
- Financial advisor (our certified financial planner can help you create an investment portfolio to meet your needs)

Business needs

- Savings accounts
- Checking accounts
- Online banking, bill pay & mobile banking
- Free Visa debit cards
- Zelle® money transfers
- Visa credit cards with rewards points
- Loans
- Monthly fee